

<i>SERFF Tracking Number:</i>	<i>GILI-126411348</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Guaranty Income Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44276</i>
<i>Company Tracking Number:</i>	<i>IRA/LTC</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>IRA/AnnuiCare</i>		
<i>Project Name/Number:</i>	<i>IRA/LTC/</i>		

Filing at a Glance

Company: Guaranty Income Life Insurance Company

Product Name: IRA/AnnuiCare	SERFF Tr Num: GILI-126411348	State: Arkansas
TOI: A02I Individual Annuities- Deferred Non-Variable	SERFF Status: Closed-Approved-Closed	State Tr Num: 44276
Sub-TOI: A02I.002 Flexible Premium	Co Tr Num: IRA/LTC	State Status: Approved-Closed
Filing Type: Form		Reviewer(s): Linda Bird
	Authors: Sherry Ducote, Darlene Cooper	Disposition Date: 12/09/2009
	Date Submitted: 12/08/2009	Disposition Status: Approved-Closed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: IRA/LTC	Status of Filing in Domicile: Authorized
Project Number:	Date Approved in Domicile: 12/01/2009
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 12/09/2009	Explanation for Other Group Market Type:
	State Status Changed: 12/09/2009
Deemer Date:	Created By: Darlene Cooper
Submitted By: Darlene Cooper	Corresponding Filing Tracking Number:
Filing Description:	

The attached IRA/AnnuiCare Endorsement is being submitted for your review and approval. This endorsement is intended to replace previously approved Form IRA/LTC (5/03), which was approved by the Arkansas DOI February 24, 2004.

The passage of the "Pension Protection Act of 2006" required that Item #5 be revised to accurately reflect the new tax provisions for AnnuiCare premium withdrawals effective January 1, 2010.

SERFF Tracking Number: GILI-126411348 State: Arkansas
Filing Company: Guaranty Income Life Insurance Company State Tracking Number: 44276
Company Tracking Number: IRA/LTC
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable
Product Name: IRA/AnnuiCare
Project Name/Number: IRA/LTC/

The endorsement will be used with the following previously approved annuity policies and long-term care riders:

Form Number - Approval Date

1FP-7 (1/08) - 04/03/08 (SERFF Tr Num GILI-125539997)
1FP-10 (1/08) - 04/03/08 (SERFF Tr Num GILI-125539997)
1SP4 (4/00) - 09/07/00
1SP5 - 12/11/98
LTC-2 (AR 2/06) - 01/31/07
LTC-3 (AR 2/06) - 01/31/07

Please call 800.535.8110 x289 or email darlene@gilico.com if you have any questions or need additional information.
Thank you for your kind assistance.

Company and Contact

Filing Contact Information

Darlene Cooper, Administrative Assistant darlene@gilico.com
929 Government St. 225-383-0355 [Phone] 289 [Ext]
Baton Rouge, LA 70802 225-343-0047 [FAX]

Filing Company Information

Guaranty Income Life Insurance Company CoCode: 64238 State of Domicile: Louisiana
929 Government Street Group Code: Company Type: Life & Annuity
Baton Rouge, LA 70802-6089 Group Name: State ID Number:
(225) 383-0355 ext. [Phone] FEIN Number: 72-0201480

Filing Fees

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? Yes
Fee Explanation: Louisiana, our domiciliary state, did not charge a fee for filing this endorsement.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Guaranty Income Life Insurance Company	\$20.00	12/08/2009	32566598

<i>SERFF Tracking Number:</i>	<i>GILI-126411348</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>IRA/LTC</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>IRA/AnnuiCare</i>		
<i>Project Name/Number:</i>	<i>IRA/LTC/</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/09/2009	12/09/2009

<i>SERFF Tracking Number:</i>	<i>GILI-126411348</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>IRA/AnnuiCare</i>		
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Disposition

Disposition Date: 12/09/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>GILI-126411348</i>	<i>State:</i>	<i>Arkansas</i>
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	IRA/AnnuiCare Endorsement		Yes

SERFF Tracking Number: GILI-126411348 State: Arkansas

Filing Company: Guaranty Income Life Insurance Company State Tracking Number: 44276

Company Tracking Number: IRA/LTC

TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium
Variable

Product Name: IRA/AnnuiCare

Project Name/Number: IRA/LTC/

Form Schedule

Lead Form Number: IRA/LTC (Rev. 12/09)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	IRA/LTC (Rev. 12/09)	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	IRA/AnnuiCare Endorsement	Initial		50.700	IRA-LTC (Rev. 12-09).pdf

GUARANTY INCOME LIFE INSURANCE COMPANY

P.O. Box 2231, Baton Rouge, LA 70821
929 Government Street, Baton Rouge, LA 70802
800.535.8110 / 225.383.0355
www.gilico.com

IRA/ANNUICARE[®] ENDORSEMENT

As used in this form, IRA means IRA Policy Number: _____

AnnuiCare[®] means AnnuiCare[®] Policy Number: _____

Your IRA cannot be pledged or obligated. The purpose of this endorsement is to explain the terms upon which you are being provided long-term care insurance while you are in the process of accepting withdrawals from your IRA. You may reduce or terminate your long-term care insurance at any time, subject only to the provisions of that policy.

For the purpose of determining your long-term care benefits and premiums, "Accumulation Value" as used in the AnnuiCare[®] rider form (LTC-2) means the combined Accumulation Values of the policies to which this endorsement is attached.

1. For a period up to five (5) years, the Company will waive withdrawal charges on transfers from your IRA to your AnnuiCare[®] policy.

NOTE: Any other withdrawals, including withdrawals to pay tax obligations, are subject to withdrawal charges.

2. Any amount you withdraw from your IRA each year will be reported as required by the IRS, and you will receive IRS Form 1099-R for the amount you withdraw each year regardless of type of withdrawal.
3. IRA withdrawals you specify will be applied to your AnnuiCare[®] policy unless you direct otherwise.
4. No additional IRA contributions are allowed without prior approval by the Company.
5. All long-term care premiums will be withdrawn monthly from the AnnuiCare[®] Policy. Premiums will first be withdrawn from your cost basis, then from your accumulated interest. Effective January 1, 2010, premium withdrawals are not considered reportable income.
6. Any long-term care benefits payable before the IRA has been fully distributed will be paid first from any remaining value of the undistributed IRA, unless you elect the payment option described in item 7 below.
7. If you choose that your IRA not be distributed, "Accumulation Value" will refer only to the AnnuiCare[®] Policy, and your long-term care premiums and benefits will be reduced accordingly, subject to policy minimums. In lieu of reduced benefits, you may make an immediate one-time deposit into the AnnuiCare[®] Policy up to the value of the IRA.


Secretary

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	
Comments:		
Attachment:		
AR ReadabilityCertification.pdf		

	Item Status:	Status Date:
Bypassed - Item:	Application	
Bypass Reason:	Not Applicable.	
Comments:		



GUARANTY

Income Life Insurance Company

P.O. BOX 2231 • BATON ROUGE, LA 70821-2231
225.383.0355 www.gilico.com 800.535.8110

READABILITY CERTIFICATION

Guaranty Income Life Insurance Company, NAIC #64238, hereby certifies that Form IRA/LTC (Rev. 12/09) achieved a Flesch score of 50.7 when scored as part of the policy with which it may be used and complies with the requirements of ACA 23-80-206:

Signature of Insurance Company Officer

John H. Lancaster, President

Typed Name and Title

December 8, 2009

Date